

The purpose of this document is to provide a summary of your County benefits. The summary plan document provides complete information for each benefit. <u>All premiums are effective through 6/30/23 and deducted on the 15<sup>th</sup> of the month unless otherwise noted. Plan providers and details effective through 6/30/23.</u>

#### **MEDICAL -TWO OPTIONS THRU CIGNA**

All full time regular employees working 30+ hours per week are eligible to participate on the first of the month after 30 days of full time employment. There are two options from which to choose: A Traditional PPO Plan and a Consumer Driven Plan with a Health Savings Account (HSA). Employee Premium is \$75.00 per month. Employees who participate in the biometric screenings and meet the wellness standard program criteria will receive the wellness incentive of \$75.00 to offset this premium. Pharmacy for the Traditional PPO Plan and the Consumer Driven Plan will be offered via CVS CareMark. Premiums are listed below for both plan options.

#### Premiums for Traditional PPO Plan 2022-2023

Coverage Category	Current Rates	
Employee Only	\$75	
Emp/Spouse	\$500	
Emp/Child(ren)	\$365	
Emp/Family	\$642	

# Premiums for Consumer Driven Plan with Health Savings Account (HSA) 2022-2023

Coverage Category	rage Category Current Rates	
Employee Only	\$75	
Emp/Spouse	\$447	
Emp/Child(ren)	\$333	
Emp/Family	\$585	

County HSA contribution of \$750, will be made at the beginning of the plan year, provided that the account has been set up by the employee.

#### FIVE POINTS MEDICAL CENTER & ASHEBORO PREVO DRUG

All employees and dependents covered under Randolph County's medical plan are eligible to access medical services at a cost savings. Through a partnership with Asheboro Prevo Drug reduced pharmacy benefits are offered.

#### **DENTAL - AMERITAS**

All full-time regular employees working 30+ hours per week are eligible to participate on the first of the month after 30 days of full time employment. There are two plans in place. The first plan is the high plan. Premiums: Employee only \$34.24; Employee & child(ren) \$78.20; Employee & spouse \$70.32; Employee & family \$114.32. The second plan is a PPO plan. Premiums: Employee only \$27.52; Employee & child(ren) \$61.24; Employee & Spouse \$55.96; Employee & Family \$89.68.



### FLEXIBLE SPENDING ACCOUNT (FSA) - FLEXIBLE BENEFIT ADMINISTRATORS

All full time regular employees working 30+ hours per week are eligible to participate after six months of employment. May defer up to \$2,500 pre-tax dollars per year for health care expenses and up to \$5,000 per year for dependent child care expenses. Deductions occur each pay period. The Health Savings FSA is only available to employees on the Traditional PPO Health Plan. The Dependent Child Care FSA is available to eligible employees regardless of which health plan they choose. Employees may now carryover up to \$500 of unused funds at the end of the plan year (plan year runs July 1 – June 30).

#### CANCER - MANHATTAN LIFE

All full time regular employees working 30+ hours per week are eligible to participate at annual enrollment only. This product is guaranteed issue when first offered to an employee.

### **VISION - EYEMED**

All full time regular employees working 30+ hours per week are eligible to participate on the first of the month after 30 days of full time employment. Premiums: Employee only **\$8.80**, Employee + 1: **\$17.72**, Employee & family: **\$25.60**.

#### **ACCIDENT - AFLAC**

All full time regular employees working 30+ hours per week are eligible to participate on the first of the month after 30 days of full time employment. This product is guaranteed issue when first offered to an employee. Premiums: Individual only \$16.20; Named insured/spouse only \$23.16; One-parent family \$30.90; Named insured/ family \$37.86.

#### **CRITICAL ILLNESS - AFLAC**

Plan provides a lump sum benefit upon the diagnosis of covered critical illnesses. For the initial enrollment employee can obtain a \$20,000 benefit for themselves and \$10,000 for a spouse with no underwriting. Rates are dependent on age, coverage selected and smoking status. Plan includes a \$100 wellness benefit.

#### SHORT-TERM (STD) - AMERICAN UNITED LIFE (AUL)

All full time regular employees working 30+ hours per week are eligible to participate on the first day of the month after 30 days of employment. This product is guaranteed issue the first time it is offered in an amount up to 70% of basic monthly earnings up to \$2000 maximum. The minimum benefit is \$500. Restrictions will be applicable at annual enrollment if an employee does not elect this benefit when it is first offered. For current treatment of a condition, there is a one year waiting period. Rates based on a 13 week benefit duration. \$500 Benefit only \$10.36.

#### LONG-TERM DISABILITY (LTD) - AMERICAN UNITED LIFE (AUL)

All full time regular employees working 30+ hours per week are eligible to participate on the first of the month after 30 days of employment. This product is guaranteed issue the first time it is offered in an amount up to 60% of basic monthly earnings not to exceed \$2,000 in \$500 increments. Employee must be out of work 90 consecutive days and totally disabled before weekly benefits begin. For current treatment of a condition there is a one (1) year waiting period. Rates age banded and dependent on amount of coverage selected.

#### STATE OF NORTH CAROLINA RETIREMENT PLAN

All full time or part-time employees working 19.23+ hours per week are required to participate on the first of the month after six months of full time employment and upon completion of the probationary period. 6% of gross salary is deducted each pay period. The County (employer) contributes an actuarially determined percentage of the gross payroll each month to the system. Employees leaving the County may request return of their contributions. Employees are vested after 5 years of participation.



# NC DEFERRED COMPENSATION PLAN (457) - PRUDENTIAL

All full time or part-time employees working 19.23+ hours per week are eligible to participate as of the date of hire. Deductions occur each pay period. County employees are entitled to defer a percentage of their gross salaries through deductions made each pay period. Employees may discontinue participation in the plan at any time but cannot withdraw contributions until employment with the County has been terminated.

# NC 401 (K) RETIREMENT SAVINGS PLAN - PRUDENTIAL

All full time or part-time employees working 19.23+ hours per week are eligible to contribute from the first day of employment. The County will match an employee's voluntary 401(k) contribution, up to 2% of salary (Sworn LEO excluded). Sworn Law Enforcement Officers (LEO) receive an automatic 5% County contribution upon date of hire. Deductions occur each pay period.

### TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) - METLIFE

All full time regular employees working 30+ hours per week are eligible to participate on the first of the month after 30 days of full time employment. Available for spouse and children, as well. If enroll at date of hire, guaranteed issue up to \$100K for employee, \$10K for spouse and up \$10K for child(ren). If enroll after date of hire, subject to underwriting approval. Rates dependent on age and amount of coverage selected.

## \$10,000 COUNTY PAID BASIC TERM LIFE AND AD&D INSURANCE - METLIFE

All full time regular employees working 30+ hours per week are eligible for this county paid benefit on the first of the month after 30 days of full time employment. Employee benefit only.

### Whole Life Plan - Trustmark Universal Life

All full time regular employees working 30+ hours per week are eligible to enroll each year during annual enrollment only. Available for spouse, children and grandchildren. Rates depend on age and amount of coverage selected.

# EMPLOYEE ASSISTANCE PROGRAM - C.A.R.E PROGRAM & WELL BEING HOTLINE

All employees are eligible to utilize this confidential employer paid benefit. Employees and their immediate family members receive help with personal, financial, legal mental/emotional support, substance abuse.

#### LOCAL GOVERNMENT FEDERAL CREDIT UNION

Membership is available as a County employee. Join at the State Employees Credit Union.

### SHEPHERD'S WAY DAY SCHOOL

Local 5-Star child care provider is offering discounted rates for full-time employees. The discounts are roughly 10% off their normal and customary charges.



#### FREE AMBULANCE TRANSPORT

All full time regular employees working 30+ hours per week are eligible for a one-time free ambulance ride when services are provided by Randolph County Emergency Medical Services, Ash-Rand or Piedmont Triad Ambulance and Rescue. Employee is responsible for contacting Randolph County Emergency Services within 72 hours of transport in order to avoid billing. Employee Benefit Only.

#### **LEAVE BENEFITS**

<u>Holidays</u>: Each calendar year, all full time regular employees receive 12 paid holidays. The County will follow the State of North Carolina Holiday Schedule. New Year's Day, Martin Luther King Day, Spring Holiday (Good Friday) Memorial Day, Independence Day, Labor Day, Veterans' Day, Thanksgiving Day (2 days), Winter Holiday (Christmas Eve & Day & either the day before or day after – 3 days total).

<u>Vacation and Sick Leave:</u> All full time regular employees working 30+ hours per week are eligible to accrue paid sick and vacation leave from the first day of employment. Employees are not allowed to use vacation leave until successful completion of the six month probationary period. Sick leave is accrued at eight (8) hours per month.

# Years employed	Monthly Vacation	Annual Vacation	Annual Vacation
	Hours Earned	Hours Earned	Days Earned
Less than 3	8	96	12
3, but less than 6	10	120	15
6, but less than 12	12	144	18
12, but less than 20	14	168	21
20, or more years	16	192	24

<u>Personal Leave Day</u>: Regular full-time employees working 30+ hours per week receive one (1) Personal Day each calendar year. Personal Day is valued at eight (8) hours. It may not be used once an employee has given their termination of employment notice. It may not be rolled over from one calendar year to the next. Any unused day or portion of an unused day will not be paid out upon termination.

<u>Well-Being Day:</u> Each full-time employee will receive up to eight (8) Well-being leave hours each calendar year. Well-being hours may be used for medical visits (non-FMLA), health coaching meetings, wellness meetings, and volunteer service. Unused well-being leave hours will not be paid out upon termination of employment, regardless of the notice given, nor can these hours be applied to any retirement benefits.

<u>Bereavement Leave</u>: When a death occurs in an employee's immediate family, an employee shall be granted up to 24 consecutive work hours of Bereavement Leave. Bereavement Leave will be capped at no more than 48 hours per calendar year.